

In re:  
Miguel Andres Torres  
Debtor

Case No. 23-12103-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 01, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Miguel Andres Torres, 2515 South Church St., PH, Allentown, PA 18103-6757

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor Discover Bank amps@manleydeas.com
CHARLES LAPUTKA	on behalf of Debtor Miguel Andres Torres claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Ginnie Mae Processing mfarrington@kmlawgroup.com
ROBERT W. SEITZER	on behalf of Trustee ROBERT W. SEITZER rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com

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SCOTT F. WATERMAN [Chapter 13]

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Miguel Andres Torres	CHAPTER 13
<u>Debtor(s)</u>	
MIDFIRST BANK	
<u>Movant</u>	
vs.	NO. 23-12103 PMM
Miguel Andres Torres	
<u>Debtor(s)</u>	
Scott F. Waterman	
<u>Trustee</u>	

**ORDER**

AND NOW, this 1st day of May, 2024 at Reading, upon consideration of this Stipulation it is hereby ORDERED that:

The Court grants approval of the Stipulation executed by all parties. However, the court retains discretion regarding entry of any further order.



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Hon. Patricia M. Mayer

United States Bankruptcy Judge